

1601214-Court-A-Unit
 ALLEN C. BROWN
 PO BOX 1909
 ATTORNEY AT LAW
 WINTERVILLE, NC 28590

IN RE
 ALVIN E BARROW
 1105 COWIN RD
 WILLIAMSTON, NC 27892
 SSN or Tax I.D. XXX-XX-6135

United States Bankruptcy Court
 PO Box 791
 Raleigh, NC 27602

Chapter 13
 Case Number: 16-01214-5-JNC

NOTICE OF MOTION FOR CONFIRMATION OF PLAN

Richard M. Stearns, Chapter 13 Trustee has filed papers with the Court to Confirm the Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the Motion For Confirmation Of Plan, or if you want the court to consider your views on the motion, then on or before 07/11/2016, you or your attorney must file with the court, pursuant to Local Rule 9013-1 and 9014-1, a written response, an answer explaining your position, and a request for hearing at:

U.S. Bankruptcy Court
 PO Box 791
 Raleigh, NC 27602

If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

You must also mail a copy to debtor(s), debtor(s) attorney and trustee at the following addresses:

Debtor(s):	Attorney:	Trustee:
ALVIN E BARROW 1105 COWIN RD WILLIAMSTON, NC 27892	ALLEN C. BROWN PO BOX 1909 ATTORNEY AT LAW WINTERVILLE, NC 28590	Richard M. Stearns 1015 Conference Dr. Greenville, NC 27858

If a response and a request for hearing is filed in writing on or before the date set above, a hearing will be conducted on the motion at a date, time and place to be later set and all parties will be notified accordingly.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: June 09, 2016

Richard M. Stearns
 Chapter 13 Trustee
 1015 Conference Dr.
 Greenville, NC 27858

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
GREENVILLE DIVISION**

IN RE:

ALVIN E. BARROW

CASE NUMBER: 16-01214-5-JNC

CHAPTER 13

DEBTOR(S)

**MINUTES OF 341 MEETING AND
MOTION FOR CONFIRMATION OF PLAN**

NOW COMES the Trustee in the above referenced Chapter 13 case moving the Court for an Order confirming the Plan in the case and, in support, of said Motion, says unto the Court:

1. That the debtor(s) appeared at the meeting of creditors, as required by 11 U.S.C. § 341 and submitted to an examination under oath by the Trustee on 04/05/16, or has supplied answers to written interrogatories;

2. The debtor(s) has/have complied with all requirements of 11 U.S.C. §521 (a) (1) (B) and Interim Bankruptcy Rules 1007 and 4002 (b), as modified and adopted by this Court, and this case has not been dismissed, nor is it subject to dismissal, under 11 U.S.C. §521 (i);

3. That there are no pending objections to confirmation or other filings or pleadings that would impede the confirmation of the Plan in this case;

4. That the Trustee has reviewed the schedules and relative information in the debtor(s) petition and has made a determination of the disposable income for the debtor(s) in this case. The calculation of disposable income impacts on what, if any, dividend will be received by unsecured creditors. The debtor(s) plan provides for payments of:

\$1,315.00 PER MONTH FOR 1 MONTH, THEN, \$1,379.00 PER MONTH FOR 59 MONTHS.

5. That the liens of creditors which will not be paid in full during the term of the Plan or which are to be paid directly by the debtor(s) are not affected by the confirmation of this Plan;

6. Generally, and subject to orders entered hereafter by the Court, any proof of claim that is not filed on or before July 5, 2016 (“Bar Date”) shall be disallowed. Claims of governmental units, proofs of which are not filed before September 6, 2016 (“Government Bar Date”) shall be disallowed;

7. That the claims of secured creditors shall be paid as secured to the extent of the claim or to the extent of the value of the collateral as set out below:

a. Claims to be paid directly by the Debtor:

<u>Creditor</u>	<u>Collateral</u>	<u>Repayment Rate/Term</u>
NONE		

b. Continuing Long Term Debts to be paid by the Trustee:

IF A PROOF OF CLAIM IS TIMELY FILED the claim is to be paid on a monthly basis according to the terms of the contract effective the first month after confirmation. Arrearages, if any, to be paid over the life of the plan. Two post-petition contractual payments shall be included in the arrearage claim. **The Debtor is to resume direct payments upon completion of plan payments. (SEE PARAGRAPH 8 BELOW)**

<u>Creditor</u>	<u>Collateral</u>
#802 STATEBRIDGE MORTGAGE COMPANY, LLC	

c. Claims paid to extent of claims as filed (no cramdown):

<u>Creditor</u>	<u>Collateral</u>	<u>Repayment Rate/Term</u>
#011 CAPITAL CREDIT COMPANY	2010 TOYOTA TACOMA	\$10,889.23; TO BE PAID OVER THE TERM OF THE PLAN @ 5.50% INTEREST.

d. Claims paid to extent of value:

<u>Creditor</u>	<u>Collateral</u>	<u>Present Value</u>	<u>Repayment Rate/Term</u>
NONE			

e. Claims to be avoided by the debtor:

<u>Creditor</u>	<u>Collateral</u>	<u>Repayment Rate/Term</u>
#012 LANSING BUILDING PRODUCTS	JUDGMENT 13CVD629	TO BE PAID DIRECT INCLUDING ARREARS UNTIL AVOIDED.

Pursuant to Local Rule 3070-1(b) some secured creditors may be entitled to pre-confirmation adequate protection payments.

8. **LONG TERM RESIDENTIAL MORTGAGE CLAIMS** shall be paid in a manner consistent with Local Rule 3070-2.
9. That the following creditors have filed secured proofs of claims but, due to the value placed on the collateral, the claims will be treated as unsecured and paid along with other unsecured claims. With respect to claims listed below for which the terms of repayment are listed as: "Abandon," upon entry of an Order confirming the plan, as modified by this Motion, the automatic stay of §362(a) and the automatic co-debtor

stay of §1301 shall thereupon be lifted and modified with respect to such property “for cause” under §362(a)(1), as allowed by Local Rule 4001-1(b):

NONE

Reference herein to “Direct” or “Outside” or similar language regarding the payment of a claim under this plan means that the debtor(s) or a third party will make the post-petition payments in accordance with the contractual documents which govern the rights and responsibilities of the parties of the transaction, including any contractual modifications thereof, beginning with the first payment that comes due following the order for relief;

10. That the treatment of claims indicated in paragraphs 7, 8 and 9 above, are based on information known to the Trustee at the time of the filing of this Motion. The treatment of some claims may differ from that indicated if subsequent timely filed claims require different treatment;
11. That the following executory contracts and unexpired leases shall be either assumed or rejected as indicated below:

<u>Creditor</u>	<u>Property Leased or Contracted For</u>	<u>Treatment</u>
NONE		

12. That priority claims shall be paid in full over the term of the Plan;
13. That confirmation of this Plan will be without prejudice to pending Motions For Relief From the Automatic Stay and will be without prejudice to objections to claims and avoidance actions;
14. That confirmation of the Plan vests all property of the estate in the debtor(s);
15. That the attorney for the debtor(s) is requesting fees in the amount of \$5,000.00. The Trustee recommends to the Court a fee of \$5,000.00. If the recommended fee is different from that requested an explanation can be found in Exhibit ‘A’.
16. Other Provisions: NONE

RICHARD M. STEARNS

Standing Chapter 13 Trustee

EXHIBIT 'A'**DEBTORS:** ALVIN BARROW **CASE NUMBER:** 16-01214-5-JNC**EMPLOYMENT:**

Debtor: SELF EMPLOYED GROSS INCOME: \$3,855.00

GUTTER HANGER

Spouse: UNEMPLOYED

Prior Bankruptcy cases: Yes No If so, Chapter filed 9/2/15**cases:****Disposition:****Real Property:** House and Lot Mobile home Lot/Land Mobile Home/Lot

Description: RESIDENCE @ 1105 COWIN RD.

FMV	\$106,440.00	Date Purchased
Liens	\$80,110.45	Purchase Price
Exemptions	\$26,329.55	Improvements
Equity	\$ 0.00	Insured For
Rent		Tax Value

Description	N/A	
FMV		Date Purchased
Liens		Purchase Price
Exemption		Improvements
Equity	\$ 0.00	Insured For
Rent		Tax Value

COMMENTS:

Attorney Fees:	Requested:	\$5,000.00	(excluding filing fee)
	Paid:	\$165.00	(excluding filing fee)
	Balance:	\$4,835.00	

Trustee's Recommendation: \$5,000.00

Comments:

Plan Information:

<u>Plan Information:</u>		<u>After 341</u>	<u>Payout % After 341</u>
Total Debts	\$93,463.29	Pay in	Priority 100.00%
Priority	\$10,568.32	Less 8.00%	Secured 100.00%
Secured	\$57,946.00	Subtotal	Unsecured 11.00%
Unsecured	\$24,948.97	Req. Atty. Fee	Joint 0.00%
Joint Debts	\$0.00	Available	Co-Debts 0.00%
Co-Debtor	\$0.00		

Annual Review:	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
Payroll Deduction:	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

Objection to Confirmation: Yes No

Pending:

Resolved:

Motions Filed: Yes No

If so, indicate type and status:

Hearing Date:

CERTIFICATE OF MAILING

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CASE: 1601214	TRUSTEE: 54	COURT: 278	Page 1 of 2
TASK: 06-08-2016.00819168.LSA000		DATED: 06/09/2016	
Court	Served Electronically		
Trustee	Richard M. Stearns	1015 Conference Dr. Greenville, NC 27858	
Debtor	ALVIN E BARROW	1105 COWIN RD WILLIAMSTON, NC 27892	
799	000002 ALLEN C. BROWN ATTORNEY AT LAW	PO BOX 1909 WINTERVILLE, NC 28590	
IRS	000005 INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY	P.O. BOX 7317 PHILADELPHIA, PA 19101-7317	
014	000026 INTERNAL REVENUE SERVICE	PO BOX 7346 PHILADELPHIA, PA 19101-7346	
014	000014 INTERNAL REVENUE SERVICE	PO BOX 7346 PHILADELPHIA, PA 19101-7346	
ATYGEN	000003 The Honorable Loretta Lynch 950 Pennsylvania Ave. NW	U.S. Department of Justice Washington, DC 20530	
USATTY	000007 US ATTORNEY *CM 310 NEW BERN AVE, FEDERAL BLDG	ATTENTION: BANK OFFICER, STE 800 RALEIGH, NC 27601-1461	
NCREV	000006 NC DEPT. OF REVENUE ATTN: ANGELA FOUNTAIN	PO BOX 1168 RALEIGH, NC 27602-1168	
013	000013 NODELL, GLASS & HASKELL	5540 CENTERVIEW DR STE 416 RALEIGH, NC 27606	
ESC	000004 EMPLOYMENT SECURITY COMMISSION CHAPTER 13 BANKRUPTCY	PO BOX 26504 RALEIGH, NC 27611	
011	000011 CAPITAL CREDIT COMPANY	3007 S. MEMORIAL DRIVE GREENVILLE, NC 27834	
020	000020 SCA COLLECTIONS	PO BOX 876 GREENVILLE, NC 27834-0876	
021	000021 SCA COLLECTIONS	PO BOX 876 GREENVILLE, NC 27834-0876	
016	000016 GREENVILLE FINANCE	3101 S. MEMORIAL DR. GREENVILLE, NC 27835	
025	000025 WILLIAM F. HILL, ATTORNEY AT LAW CHAPTER 13 BANKRUPTCY	PO BOX 2517 GREENVILLE, NC 27836	
015	000015 MARTIN COUNTY TAX COLLECTOR CHAPTER 13 RECOVERY	PO BOX 664 WILLIAMSTON, NC 27892	
022	000022 TIME FINANCE COMPANY BANKRUPTCY DEPARTMENT	817 EAST BOULEVARD STREET WILLIAMSTON, NC 27892-0000	
012	000012 LANSING BUILDING PRODUCTS	1054 HARVEY POINT RD HERTFORD, NC 27944	
017	000017 PMAB, LLC	4135 SOUTHSTREAM BLVD, STE 400 CHARLOTTE, NC 28217	
018	000018 PMAB, LLC	4135 SOUTHSTREAM BLVD, STE 400 CHARLOTTE, NC 28217	
023	000023 UNITED TRANSACTION	2811 CORPORATE WAY MIRAMAR, FL 33025	
019	000019 PROFESSIONAL ACCOUNT	PO BOX 188 BETHPAGE, TN 37022	
800	000008 STATEBRIDGE COMPANY LLC	5680 GREENWOOD PLAZA BLVD STE 100S ENGLEWOOD, CO 80111	

CERTIFICATE OF MAILING

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CASE: 1601214	TRUSTEE: 54	COURT: 278	Page 2 of 2
TASK: 06-08-2016.00819168.LSA000		DATED: 06/09/2016	
801	000009	STATEBRIDGE COMPANY LLC	5680 GREENWOOD PLAZA BLVD STE 100S ENGLEWOOD, CO 80111
802	000010	STATEBRIDGE COMPANY LLC	5680 GREENWOOD PLAZA BLVD STE 100S ENGLEWOOD, CO 80111
024	000024	WESTLAKE FINANCIAL CHAPTER 13 BANKRUPTCY	4751 WISHIRE BLVD LOS ANGELES, CA 90010

28 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 06/09/2016.
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.
EXECUTED ON 06/09/2016 BY /S/EPIQ Systems, Inc.

*CM - Indicates notice served via Certified Mail